

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Laura Raceala § Case No. 17-27611
§
Debtor §

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that ZANE L. ZIELINSKI, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 05/03/2019 in Courtroom ,

Second Floor
Joliet City Hall Building
150 West Jefferson Street
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/10/2019

By: /s/ Zane L. Zielinski

Chapter 7 Trustee

Zane L. Zielinski, Trustee
6336 N. Cicero Avenue
Suite 201
Chicago, Illinois 60646

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 5,000.00
and approved disbursements of \$ 70.00
leaving a balance on hand of¹ \$ 4,930.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 1,250.00	\$ 0.00	\$ 1,250.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 22.95	\$ 0.00	\$ 22.95

Total to be paid for chapter 7 administrative expenses \$ 1,272.95
Remaining Balance \$ 3,657.05

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 106.43 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
3	Illinois Department Of Revenue	\$ 106.43	\$ 0.00	\$ 106.43

Total to be paid to priority creditors \$ 106.43

Remaining Balance \$ 3,550.62

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 65,256.29 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Discover Bank	\$ 6,388.67	\$ 0.00	\$ 347.61
2	Lvnv Funding, Llc	\$ 5,617.25	\$ 0.00	\$ 305.64
3	Illinois Department Of Revenue	\$ 944.49	\$ 0.00	\$ 51.39
4	Midland Credit Management, Inc. As Agent For	\$ 5,358.78	\$ 0.00	\$ 291.57
5	Ecmc	\$ 11,464.97	\$ 0.00	\$ 623.81
6	U.S. Department Of Education	\$ 34,564.03	\$ 0.00	\$ 1,880.64
7	Lvnv Funding, Llc	\$ 918.10	\$ 0.00	\$ 49.96

Total to be paid to timely general unsecured creditors \$ 3,550.62

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 1,153.12 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
3	Illinois Department Of Revenue	\$ 1,153.12	\$ 0.00	\$ 0.00

Total to be paid to subordinated unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Prepared By: /s/ Zane L. Zielinski

Chapter 7 Trustee

Zane L. Zielinski, Trustee
6336 N. Cicero Avenue
Suite 201
Chicago, Illinois 60646

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Laura Raceala
 Debtor

Case No. 17-27611-PSH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dpriutt
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 7

Date Rcvd: Apr 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2019.

db	+Laura Raceala, 320 Stonegate Rd., Bolingbrook, IL 60440-3637
27460105	+ECMC, PO BOX 16408, St Paul, MN 55116-0408
26088771	+ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338, CHICAGO IL 60664-0291
	(address filed with court: Illinois Department of Revenue, Bankruptcy Unit, P O Box 19035, Springfield IL 62794-9035)
27447299	+Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
27466248	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

27294049	E-mail/Text: mrdiscen@discover.com Apr 12 2019 01:28:48	Discover Bank,
	Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025	
27409395	E-mail/PDF: resurgentbknotifications@resurgent.com Apr 12 2019 01:35:39	LVNV Funding, LLC,
	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
		TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2019 at the address(es) listed below:

Anthony D. Andrews	on behalf of Debtor 1 Laura Raceala	tdrews34@yahoo.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov	
Todd J Ruchman	on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-5, Asset-Backed Certificates, Series 2006-5	amps@manleydeas.com
Umair Malik	on behalf of Creditor Deutsche Bank National Trust Company	amps@manleydeas.com
Umair Malik	on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-5, Asset-Backed Certificates, Series 2006-5	amps@manleydeas.com
Zane Zielinski, Trustee	trustee@zanezielinski.com, zzielinski@ecf.axosfs.com	
Zane L Zielinski	on behalf of Trustee Zane Zielinski, Trustee	trustee@zanezielinski.com, fax@zanezielinski.com

TOTAL: 7